

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ROBERT A. RAINERI
JENNIFER L RAINERI
Debtor(s)

Case No. 18-23674GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/17/2018.
- 2) The plan was confirmed on 01/11/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/02/2019, 12/11/2019, 10/27/2020, 05/01/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/10/2023.
- 5) The case was dismissed on 06/05/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,210.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$146,507.98
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$146,507.98**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,774.45
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$10,774.45**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGENT COMMUNITY FCU	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BA	Unsecured	NA	0.00	0.00	0.00	0.00
BANK OF AMERICA NA**	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	577.00	577.90	577.90	45.27	0.00
CHASE(*)	Unsecured	5,357.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	0.00	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	0.00	0.00	0.00	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	1,178.00	1,178.05	1,178.05	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,112.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY LL	Unsecured	0.00	6,038.29	6,038.29	472.98	0.00
FORD MOTOR CREDIT COMPANY LL	Secured	24,477.00	24,482.70	24,482.70	23,256.80	1,131.23
FORD MOTOR CREDIT COMPANY LL	Priority	0.00	12,309.99	11,524.75	11,524.75	0.00
INTERNAL REVENUE SERVICE*	Priority	36,140.21	18,594.89	18,594.89	18,594.89	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	17,545.32	17,545.32	1,374.32	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	3,320.00	3,218.12	3,218.12	252.08	0.00
JORDAN TAX SERVICE INC**	Unsecured	0.00	NA	NA	0.00	0.00
LENDING CLUB CORP*	Unsecured	1,873.00	NA	NA	0.00	0.00
LENDING CLUB CORP*	Unsecured	870.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Secured	13,012.00	13,011.27	13,011.27	10,700.80	1,512.23
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	588.60	0.00	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,530.00	1,217.78	1,217.78	95.39	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,514.00	1,010.63	1,010.63	79.16	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,030.00	622.69	622.69	48.78	0.00
MERRICK BANK	Unsecured	1,236.00	1,236.45	1,236.45	96.85	0.00
MIDLAND FUNDING LLC	Unsecured	935.00	916.42	916.42	71.78	0.00
MIDLAND FUNDING LLC	Unsecured	843.00	855.19	855.19	66.99	0.00
MIDLAND FUNDING LLC	Unsecured	708.00	723.34	723.34	56.66	0.00
MIDLAND FUNDING LLC	Unsecured	664.00	678.23	678.23	53.13	0.00
ONE MAIN FINANCIAL GROUP LLC -	Unsecured	6,421.00	6,421.00	6,421.00	502.96	0.00
ONE MAIN FINANCIAL(*)	Unsecured	8,426.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	5,392.00	5,392.60	5,392.60	422.40	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,788.00	1,788.73	1,788.73	140.11	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	422.00	422.89	422.89	33.12	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,095.00	1,095.28	1,095.28	85.79	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	817.00	888.43	888.43	69.59	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	1,063.00	1,063.60	1,063.60	83.31	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	1,581.00	1,650.70	1,650.70	129.30	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	2,456.00	2,456.22	2,456.22	192.40	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	1,081.00	1,081.77	1,081.77	84.74	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	1,072.00	1,072.23	1,072.23	83.99	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	390.00	390.55	390.55	30.59	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	663.00	663.92	663.92	52.00	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	2,457.00	2,547.42	2,547.42	199.54	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	1,724.00	1,672.21	1,672.21	130.98	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	760.00	760.61	760.61	59.58	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	911.00	873.37	873.37	68.41	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	1,052.00	1,502.14	1,502.14	117.66	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	632.00	632.11	632.11	49.51	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	1,036.00	1,036.18	1,036.18	81.16	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	721.00	721.29	721.29	56.50	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	2,686.00	2,686.08	2,686.08	210.40	0.00
QUANTUM3 GROUP LLC AGNT - SAD	Unsecured	624.00	624.38	624.38	48.91	0.00
RONDA J WINNECOUR PA ID #30399*	Priority	NA	NA	333.80	333.80	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	5.91	5.91	0.00
SYNCHRONY BANK	Unsecured	3,035.00	3,035.02	3,035.02	237.73	0.00
UNITED STATES DEPARTMENT OF EI	Unsecured	15,244.00	15,667.78	15,667.78	1,227.26	0.00
US BANK TRUST NA - OWNER TRUST	Secured	102,000.00	100,299.53	48,142.67	48,142.67	0.00
US BANK TRUST NA - OWNER TRUST	Secured	0.00	6,478.27	0.00	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	195.75	195.75	15.33	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	182.39	182.39	14.29	0.00
WEBBANK-FINGERHUT	Unsecured	2,051.00	NA	NA	0.00	0.00
WEST ALLEGHENY SD & N FAYETTE	Priority	5,200.00	5,407.18	5,407.18	5,407.18	0.00
WEST PENN POWER*	Unsecured	NA	438.36	438.36	34.34	0.00
WESTLAKE SERVICES LLC(*) DBA W	Priority	NA	17,563.02	0.00	7,947.98	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$48,142.67	\$48,142.67	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$37,493.97	\$33,957.60	\$2,643.46
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$85,636.64	\$82,100.27	\$2,643.46
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$35,866.53	\$43,814.51	\$0.00
TOTAL PRIORITY:	\$35,866.53	\$43,814.51	\$0.00
GENERAL UNSECURED PAYMENTS:	\$92,781.42	\$7,175.29	\$0.00

Disbursements:

Expenses of Administration	\$10,774.45
Disbursements to Creditors	\$135,733.53

TOTAL DISBURSEMENTS : **\$146,507.98**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/09/2023

By:/s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.